

**Mary Ellen Rogulski**

Mary Ellen had a successful and effective career providing financial and lending services to the Orange, Rockland and Sullivan County community until her retirement in April 2017. Furthermore, Mary Ellen has been and continues to be actively involved in community efforts serving on numerous boards and committees for Orange County, local hospitals and the Town of Blooming Grove. Her proven leadership, community development and negotiation skills are a tremendous asset to the TMG Team.

**PROFESSIONAL EXPERIENCE**

**TMG CONSULTING, LLC.,** Salisbury Mills, NY(2/2022 – Present)

**INDEPENDENT CONTRACTOR/COMPLIANCE DIRECTOR/QUALITY ASSURANCE**

* Responsible for intake and assignment for all applications for review for processing
* Responsible for maintaining control over the entire application process through a developed Management Tracker Report
* Maintain control over all staff product
* Perform QA/QC on all applications to determine validity of the claim and recommendation of the final funding amount
* Prepare reports and memos as requested on an ad-hoc basis
* Direct liaison with the Client

**ORANGE COUNTY TRUST COMPANY**

Middletown, New York (August 2002 – Retirement April 2017)

**Senior Vice President/Chief Lending Officer**

Chief Lending Office $835 Million Commercial Bank. Responsible for all consumer and commercial loan activity, including residential mortgage lending. Total portfolio $443 Million with over 2,600 accounts with eight loan officers. Duties include chairing Management Loan Committee, asset management, formulating and monitoring loan policy, loan loss reserves, problem loan reporting and workouts, and general credit policy. Also Bank CRA Officer until 2016.

**PROVIDENT BANK**

Monticello, New York (June 1998 – July 2002)

**Vice President / Commercial Loan Officer**

Responsible for direct lending to the real estate and commercial and industrial sector of Orange and Rockland Counties. Duties include developing new business, underwriting all credits presented for approval, managing a portfolio and cross selling band products and services. Closed over $100 Million in Commercial Loans.

**REPORTING SPECIALIST**

**EDUCATION**

**Graduate American Bankers Association Stonier Graduate School of Banking**

**Certificate Awarded June 17, 2005**

**Orange County Community College Middletown New York**

**Associate of Science Business Administration**

**Degree Awarded 1983**

**Suny Buffalo School of Management Advanced Commercial Loan Program**

**Certificate of Completion 1991**

**New York State Bankers Management School for Career Development**

**Certificate of Completion 1990**

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**MSB BANK**

Goshen, New York (January 1996 – May 1998)

**Vice President/Commercial Loan Division Manager**

Senior Lender of $780 Million Federal Savings Bank. Responsible for asset management, loan policy and business development. Managed $110 Million portfolio / 85% Commercial Real Estate. Portfolio includes offices, warehouse, multi-family and construction loans. Developed loan policy, criticized/classified policies and managed work out portfolio.

**KEY BANK OF NEW YORK**

Newburgh, New York (1992 – 1996)

**Vice President, Commercial Loan Office – Commercial & Industrial Division**

Responsible for the direct lending to the commercial and industrial sector of Orange and Sullivan Counties for companies with revenues over $2MM. Portfolio $13.5MM, 56 accounts, including 20% criticized/classified accounts. Team specialist in health care, real estate and agriculture credits.

**Vice President/Area Manager**

5 Branches (1989 – 1992)

Responsible for the management of the Chester Office (assets $42 Million) as well as five branches. Aggregate footings $200MM, 53 employees. Managed loan portfolio of $8MM, in addition to the administration of branch loans. Omega Commercial Loans to Small Business trainer. Member Key Bank of New York Speakers Bureau.

**Assistant Vice President/Branch Manager**

Chester, New York (1987 – 1989)

Responsible for the daily management of the Chester branch, with asset size of $22 Million, branch staff of 16.

**MANUFACTURERS HANOVER TRUST CO.**

Monroe, New York (1973 – 1987)

**Assistant Secretary/Service Manager**

Responsible for the general management of the Lake Street Branch, with assets of $62 Million and staff of 26. Served as Division Executive Vice President’s Service and Sales Task Force from October 1985 – March 1987.

**COMMUNITY AFFILIATIONS**

Vice Chairman, Montefiore St. Luke’s Cornwall Hospital

Former Chairman Orange County Industrial Development Authority

Board Member Inspire – Orange County CP Center

Former Board Member United Way of Orange County

Former Vice President, Orange County Municipal Planning Federation

Former member Orange County Chamber of Commerce

Former Board Member – Town of Blooming Grove Planning Board 1998-2017

Former Recreation Commissioner 1985 – 1987, Town of Blooming Grove

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